

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application: DAVID INGRAM et al.) Examiner: M. Zecher
 Serial No: 09/976,461)
 Filed: October 12, 2001) Art Unit: 3691
 Confirmation No: 9972) Deposit Account No: 04-1403
 Title: AUTOMATED CONSTRUCTION)
 LOAN ADMINISTRATION METHOD)
 AND SYSTEM) Customer No: 22827

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT

Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Dear Sir:

This is a response/amendment/letter in the above-identified application and includes the herewith attachment of same date and subject which is incorporated hereinto by reference and the signature below is to be treated as the signature to the attachment in absence of a signature thereto.

Fee requirements (if any) have been calculated as shown below:

	Claims remaining after amendment		Highest number previously paid for		Present Extra		Additional Fee
Total Effective Claims	50	minus	50	=	0	X \$ 50	= \$ 0.00
Independent Claims	5	minus	5	=	0	X \$210	= \$ 0.00

If amendment enters proper multiple dependent claim(s) into this application for first time, add \$370.00 (per application) \$ 0.00

Since Official Action set an original due date of 05/17/2008,
PETITION is hereby made for an extension to cover the date this response is filed for which the requisite fee is enclosed (1 month \$120; 2 months \$460; 3 months \$1,050; 4 months \$1,640, 5 months \$2,230) \$ 0.00

If Terminal Disclaimer enclosed, add Rule 20(d) Official Fee (\$130.00) \$ 0.00

Other: _____ \$ 0.00

SUBTOTAL: \$ 0.00

If "small entity" verified statement filed previously,
 herewith, enter one-half (½) of subtotal and subtract - \$ 0.00

TOTAL FEE ENCLOSED: \$ 0.00

The Commissioner is hereby authorized to charge any fee specifically authorized hereafter, or any fees in addition to the fee(s) filed, or asserted to be filed, or which should have been filed herewith or concerning any paper filed hereafter, and which may be required under Rules 16-18 (deficiency only) now or hereafter relative to this application and the resulting official document under Rule 20, or credit any overpayment, to our Account No. shown in the heading hereof. This statement does not authorize charge of the issue fee in this case.

DORITY & MANNING ATTORNEYS AT LAW, P.A.

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By: RICHARD M. MOOSE Reg. No: 31,226

Signature: *Richard M. Moose*

Date: April 23, 2008

I hereby certify that this correspondence and all attachments and any fee(s) are being electronically transmitted via the internet to the U.S. Patent and Trademark Office using the Electronic Patent Filing System on April 23, 2008.

Christine Stanfield
(Typed or printed name of person transmitting documents)

Christine Stanfield
(Signature of person transmitting documents)

PATENT

Attorney Docket No.: BFC-11

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Post Office Box 1450
Alexandria, VA 22313-1450

Honorable Commissioner:

Responsive to the Notice of Non-Compliant Amendment dated April 17, 2008,

Applicants respectfully submit the following revised **LISTING OF CURRENTLY PENDING CLAIMS** section of the Requested Amendments Pursuant to 37 C.F.S.

§1.112 and Response to First Office Action which was filed March 31, 2008 (with the requisite extension fee).

- The **LISTING OF THE CURRENTLY PENDING CLAIMS** is presented beginning on page 2 of this paper; and
- **REMARKS** begin on page 17 of this paper.